

**DECLARATION FOR UTILITY OR
DESIGN
PATENT APPLICATION
(37 CFR 1.63)**

Declaration Submitted with Initial Filing Declaration Submitted after Initial Filing (surcharge (37 CFR 1.16 (e)) required)

OR

Attorney Docket Number	JBF02
First Named Inventor	RAYMOND A. JOAO
COMPLETE IF KNOWN	
Application Number	/
Filing Date	JUNE 4, 2001
Group Art Unit	
Examiner Name	

As a below named inventor, I hereby declare that:

My residence, mailing address, and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

FINANCIAL TRANSACTION AND/OR WIRELESS COMMUNICATION DEVICE AUTHORIZATION, NOTIFICATION AND/OR SECURITY APPARATUS AND METHOD

(Title of the Invention)

the specification of which

is attached hereto

OR

was filed on (MM/DD/YYYY) as United States Application Number or PCT International

Application Number and was amended on (MM/DD/YYYY) (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached?	
			<input type="checkbox"/>	<input type="checkbox"/> YES	<input type="checkbox"/> NO
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto:

DECLARATION — Utility or Design Patent Application

Direct all correspondence to: Customer Number
or Bar Code Label OR Correspondence address below

Name **RAYMOND A. JOAO, ESQ.**

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

NAME OF SOLE OR FIRST INVENTOR: A petition has been filed for this unsigned inventor

Given Name RAYMOND ANTHONY (first and middle [if any])	Family Name JOAO or Surname
Inventor's Signature 	Date 6/6/01
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NAME OF SECOND INVENTOR: A petition has been filed for this unsigned inventor

Given Name ROBERT RICHARD (first and middle [if any])	Family Name BOCK or Surname
Inventor's Signature 	Date 6/6/01
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Country U.S.A.		

Additional inventors are being named on the 1 supplemental Additional Inventor(s) sheet(s) PTO/SB/02A attached hereto.

Please type a plus sign (+) inside this box →

PTO/SB/02A (11-00)

Approved for use through 10/31/2002. OMB 0651-0032

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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DECLARATION

ADDITIONAL INVENTOR(S) Supplemental Sheet Page 1 of 1

Name of Additional Joint Inventor, if any:

A petition has been filed for this unsigned inventor

Given Name (first and middle [if any])

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Inventor's
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Name of Additional Joint Inventor, if any:

A petition has been filed for this unsigned inventor

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Inventor's
Signature

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JBF02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO, ET AL.

SERIAL NO.: PLEASE ASSIGN

FILED : CONCURRENTLY HEREWITH

FOR : FINANCIAL TRANSACTION AND/OR WIRELESS
COMMUNICATION DEVICE AUTHORIZATION, NOTIFICATION
AND/OR SECURITY APPARATUS AND METHOD

EXAMINER : GROUP :

Assistant Commissioner for Patents
Box Patent Application
Washington, D.C. 20231

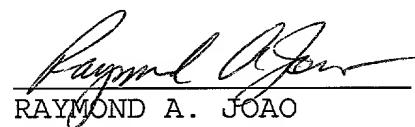
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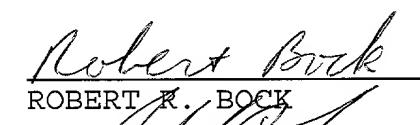
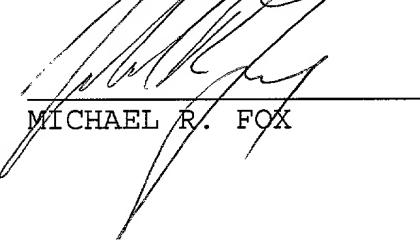
Sir:

The undersigned applicants for the above-identified
U.S. Patent Application hereby appoint Raymond A. Joao,
Reg. No. 35,907, as Attorney to prosecute the application
identified above, and to transact all business in the

United States Patent and Trademark Office connected
therewith.

Respectfully Submitted,


RAYMOND A. JOAO
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MICHAEL R. FOX

June 6, 2001

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